

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/27/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Joseph Hendry
4669 Wallace Lane
Salt Lake City, UT 84117

Kimberly Fleischer Hendry
4669 Wallace Lane
Salt Lake City, UT 84117

Case Number:
09-29124 JAB

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6240
xxx-xx-1168

Attorney for Debtor(s) (name and address):

Paul James Toscano
10 Exchange Place
Suite 614
Salt Lake City, UT 84111
Telephone number: (801)359-1313

Bankruptcy Trustee (name and address):

Duane H. Gillman tr
Durham Jones & Pinegar
111 East Broadway
Suite 900
P.O. Box 4050
Salt Lake City, UT 84110-4050
Telephone number: (801) 415-3000

Meeting of Creditors

Date: **October 1, 2009**

Time: **2:30 PM**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/30/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 9/3/09

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 20 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-29124

User: dlq
Form ID: rab9a

Page 1 of 2
Total Noticed: 31

Date Rcvd: Sep 03, 2009

The following entities were noticed by first class mail on Sep 05, 2009.

db/jdb +Christopher Joseph Hendry, Kimberly Fleischer Hendry, 4669 Wallace Lane,
Salt Lake City, UT 84117-5553

aty +Paul James Toscano, 10 Exchange Place, Suite 614, Salt Lake City, UT 84111-5120
tr Duane H. Gillman tr, Durham Jones & Pinegar, 111 East Broadway, Suite 900, P.O. Box 4050,
Salt Lake City, UT 84110-4050

6598318 AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500

6598319 +Aurora Loan Services, 10350 Park Meadows Drive Street, Littleton, CO 80124-6800

6598320 Bank of America, PO Box 15027, Wilmington, DE 19850-5027

6598322 Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170

6598324 +Camperworld Trust, 4055 South 700 East, Suite 101, Salt Lake City, UT 84107-2508

6598326 Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696

6598328 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241

6598329 +DirectTV, PO Box 78626, Phoenix, AZ 85062-8626

6598330 GMAC Mortgage, PO Box 780, Waterloo, IA 50704-0780

6598331 Intermountain Medical Center, Remittance Processing, PO Box 410400,
Salt Lake City, UT 84141-0400

6598333 +Linda Fleischer, 10811 Tahoe Way, South Jordan, UT 84095-7735

6598334 +Lundberg & Associates, P.O. Box 571710, Salt Lake City, UT 84157-1710

6598335 +Mountain America Credit Union, 660 South 200 East, Salt Lake City, UT 84111-3835

6598337 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500

6598338 Sears/CBSD, 8725 W. Sahara Ave., The Lakes, NV 89163-7802

6598339 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386

6598340 +Steve & Traci Jones, 213 Jackson Avenue, Ogden, UT 84404-4520

6598342 Tiburon Financial LLC, PO Box 770, Boys Town, NE 68010-0770

6598343 +Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West,
Salt Lake City, UT 84134-9000

6598344 Wells Fargo Bank NA, PO Box 4233, Portland, OR 97208-4233

6598345 World's Foremost Bank/Cabela's, PO Box 82609, Lincoln, NE 68501-2609

The following entities were noticed by electronic transmission on Sep 04, 2009.

tr EDI: BDHGILLMAN.COM Sep 03 2009 23:33:00 Duane H. Gillman tr, Durham Jones & Pinegar,
111 East Broadway, Suite 900, P.O. Box 4050, Salt Lake City, UT 84110-4050

6598318 EDI: CITICORP.COM Sep 03 2009 23:33:00 AT&T Universal Card, PO Box 6500,
Sioux Falls, SD 57117-6500

6598320 EDI: BANKAMER2.COM Sep 03 2009 23:33:00 Bank of America, PO Box 15027,
Wilmington, DE 19850-5027

6598321 EDI: BANKAMER.COM Sep 03 2009 23:33:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019

6598323 E-mail/Text: bknotices@bankofthewest.com Bank of the West, PO Box 4002,
Concord, CA 94524-4002

6598325 +EDI: CHASE.COM Sep 03 2009 23:33:00 Chase, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822

6598327 EDI: CHASE.COM Sep 03 2009 23:33:00 Chase-Washington Mutual, PO Box 100576,
Florence, SC 29502-0576

6598328 +EDI: CITICORP.COM Sep 03 2009 23:33:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

6598332 EDI: IRS.COM Sep 03 2009 23:33:00 Internal Revenue Service,
Attn Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111

6598336 E-mail/Text: bklaw@qwest.com Qwest, PO Box 31851,
Salt Lake City, UT 84131-0851

6598341 +EDI: WTRRN BANK.COM Sep 03 2009 23:33:00 Target National Bank, PO Box 59317,
Minneapolis, MN 55459-0317

6598343 +EDI: UTAHTAXCOMM.COM Sep 03 2009 23:33:00 Utah State Tax Commission, Attn Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-9000

6598344 EDI: WFFC.COM Sep 03 2009 23:34:00 Wells Fargo Bank NA, PO Box 4233,
Portland, OR 97208-4233

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2
Case: 09-29124

User: dlg
Form ID: rab9a

Page 2 of 2
Total Noticed: 31

Date Rcvd: Sep 03, 2009

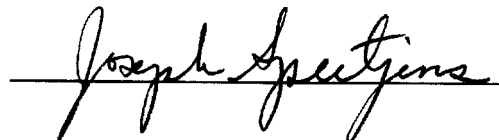
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.